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Determining the Effect of Electronic Services Quality on Electronic Satisfaction and Positive Word of Mouth (Case Study: Different Branches of Shiraz Mellat Bank Customers)

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Abstract

Electronic satisfaction and electronic services quality are regarded among main issues in globalizing electronic trade. Upon enterprising banking industry and products similarity, services quality is declared as competitive advantage and has a direct impact on customers' satisfaction. Services quality has a approximate connection with satisfaction in banking industry and product improvement increases customers' satisfaction probability which leads to behavioral result such as commitment, remaining desire, making a bilabiate link between service presenter and customer, increasing customers' tolerance toward fails in service presenting and positive advertisement about bank. This research objective is surveying the effect of services quality on electronic satisfaction and Positive Word of Mouth among Shiraz Mellat bank customers. For this purpose a questionnaire was designed and collected in Shiraz with 300 people sample mass among different branches of Shiraz bank that were available that time. And they were analyzed by structural equations modeling method and using Amos and SPSS software. Acquired results show that electronic services quality has positive effect on electronic satisfaction and electronic satisfaction has positive impact on word of mouth In addition electronic services quality has negative effect on word of mouth The results showed that electronic services quality has direct and positive effect on Word of Mouth directly.

Keywords: Electronic Services Quality, Electronic Satisfaction, Positive Word of Mouth

Introduction

Upon fast growth of internet and markets globalizing most companies try to attract and get customers in competitive electronic markets. The best applicable samples show that electronic services have played a significant role in electronic marketing and organizations can attract customers through internet. The companies presenting distinctive services quality are more profitable because services cause more loyalty among their customers. Most commercial organizations goal is having customers' satisfaction. But preserving existing customers is cheaper than attracting new ones. Presenting suitable services causes preserving customers and customer's contentment of presented services cause customer to recommend

product to others. Providing new sale for company by customers' positive advertisement is a value. In contrary, customers' dissatisfaction of presented services can decrease company share in from market. Various ways have been opened for presenting services to customers that the most high usage ways in banking are orderly ATMs, internet bank, telephone bank and mobile phone. Banks present equivalent services and with the same cost to the customers overall, therefore bank managers intend to improving services quality in order to distinguish their services from other banks (Qazi zade *et al.*, 2010). In this research we study the role of electronic services quality on electronic satisfaction and making Positive Word of Mouth is proceeded. Although the relations among services quality, customers' satisfaction and customers behavioral intents are documented in service classic literature well, but such relations have not been studied in experimentally and intentionally in electronic trade condition completely yet. In fact Zithamel et al oblige future researchers to pay especial attraction to concept of electronic services quality and its related consequences. Studying such relations provide a more comprehensible perception about respective phenomenon for specialists (Zithamel *et al.*, 2002). In this research services quality dimensions include 4 dimensions (efficiency, service completion, system System Availability and security).

Research Theoretical Bases

Electronic Services Quality

Until recent days the electronic service term was used for services presented through internet (Olivira *et al*, 2002). But upon introducing information technology, transmission and multimedia as virtual channels for electronic services presenting, the internet lost its authenticity as the only tool for presenting such services, but it's still the most important tool for presenting electronic services (Liljandrera *et al.*, 2006). The internet has changed the system of communication and delivering product and services to market for many organizations. As electronic services become current, they are found as a key factor for electronic trade success (Carlson and Ocas, 2010). For service companies within spending more money for getting and preserving present customers, the systematic comprehension determining success in managing relations in new environment and the rate of existing knowledge in another world can be transferred to momentary texture, becomes important (Walsh *et al.*, 2010).

According to Rust and Kennan (2002) electronic services mean presenting services on electronic networks like internet which consist provided services by both service organizations and product producers that their success depends on provided services quality by them (Rust and Kennan, 2002). Same as traditional markets, companies' existence on web and their lasting is greatly dependent to their perception of customers' comprehension and evaluation of electronic services quality (Eakins *et al.*, 2010). Although customers are worry about website interactions but their main concern is about product delivering or desirable service.

Consumers have a great emphasis on a service outcome. Company managers for presenting better services by being in web, should realize that how customers perceive and evaluate momentary services (Parasuraman *et al.*, 2005). The first formal definition of web based services quality was presented by Zithamel *et al* (2000) that defined electronic services quality as an extent that website facilitate product shopping and delivering product and services. Lai *et al* (2002), define services quality on the basis of web in this way: "the extent that facilitate technology based services under web, momentary communications, products/services purchasing and delivering"(Lai *et al.*, 2002). According to Santos electronic

services quality can be defined as general consumer's judgment and evaluation of quality and superiority of electronic services presented in virtual market (Santos, 2003). Increase of electronic services quality in web can make momentary companies more attractive and effective and help them in achieving higher level of customers' satisfaction (Gronros *et al.*, 2000). A website attempting minimizing dissatisfaction by its presented services, will gain a high level in evaluation of services quality by its customers (Hoo and Lee, 2007).

Measuring Electronic Services Quality

Evaluation of services quality has become the main subject of many experimental and perceptual studies in service marketing. In order to presenting better services by being in web Companies should realize that how customers perceive and evaluate online services (Parasoaman *et al.*, 2005). For electronic services quality assessment several models are presented in following:

1. Electronic state satisfaction index: electronic state satisfaction index is a seasonal report provided by Michigan University with collaboration of "American society for quality ", "Foresee result company and "C.F.I" group. The advantage of electronic state satisfaction index in research questions collection and deliberate and suitable research processes is using a scientific statistic model for anticipating customer's behavior (like the probability of customer's return to website) (Freed,2005).

2. E serv qual model: Zinthamel defines electronic services quality as a facilitating base for purchasing, selling and delivering products and also product and services effectiveness from a website (Parasoraman, 2004). "E cerequal" is composed of four main dimensions: efficiency, stability, performance and main scale personal frontage.

3. David San and Copper model: San and Copper (2005), simplified "E cerequal" in form of 1-2 figure. According to this model electronic services quality gap does not exist when; 1- manager knows that customers' need and there is no information gap here, 2- website composer performs what manager knows and there is no design gap here, 3- customer receives his/her need and there is no performance gap.

4. Web qual: web quall is a measuring for website quality with 12 dimensions. Loyacono *et al* (2000) created web quall. They wanted to use "reasonability practice theory" and used it in order to applying information technology in "technology accepting model". The twelve bases identified by Loyacono *et al* (2000) are among: 1- information coordination with duty 2- transaction capability 3- trust 4- answering 5- design 6- ability in direct comprehension 7- visual attraction 8- being creative 9- sentimental attraction 10- coherent connections 11- task processes 12- continuing replacement (Loyancono *et al.*, 2002).

5- Site quall: another scale for website quality evaluation is site quall stated by Yoo and Danto (2001). These researchers have introduced four dimensions for evaluation of a website quality: facility of using, beauty of design (creativity of site by applying colored and multimedia graphics), time of performing process (doing online processes without pause and interactional reply to customers' requests) and security of personal and financial information.

Electronic Services Quality Dimensions

Electronic services quality is also a concept studied so much. Nevertheless, the dimensions composing these services quality and applied items for evaluating these dimensions are changing (Tit *et al.*, 2007). Electronic services quality dimensions have developed by Parasuraman (2005), in order to measuring consumers' comprehended services quality. In this research fourfold dimensions of electronic services quality have been studied

according to Zinthamel and Parasuraman viewpoints. These dimensions include four dimensions efficiency, System Availability, Fulfillment, and Privacy.

Efficiency refers to facility and System Availability and using speed of site. Efficiency is an effective key factor for electronic services quality consists of reference facility, access to desirable services, finding information related to services and access to information with minimum effort (Parasuraman *et al.*, 2005). This dimension consists of indexes like facility in using bank site, facilitate searching requirements, and speed in providing information and doing trades and so on.

Fulfillment is amplitude in which site expectations about order delivering and access to those items is provided. The significant dimension in traditional services quality is "performance" also known in electronic services quality.

System Availability refers to correct technical use of site. Probability of permanent access to company site, correct operation and performance and absence of its disablement and not blocking site pages after entering information related to the order, show suitable technical function of bank site (Parasuraman *et al.*, 2005).

Privacy emphasize on site security and protecting information related to customers (Lee and Chen, 2011). Since websites often collect customers' sensitive personal information, personal frontage includes this issue that there is a guarantee for preserving and not sharing data related to purchase behavior, and also credit cards information is protected. Or in other words a degree that customer believes their personal information and private frontage are protected against violation (Zinthamel *et al.*, 2000; Parasuraman *et al.*, 2005).

Electronic Satisfaction

Nowadays production or service organizations regard customer's satisfaction degree as an important scale for evaluation of their job quality and this procedure is still growing. Customer satisfaction is one of important experimental and theoretical subjects for most managers and researchers of administrative science and marketing and is regarded as heart of success in modern competitive world. The importance of customer and his/her satisfaction refers to competition in universal level. Customers' satisfaction is a associative experience of commercial customer purchase and consume. Customer's satisfaction is experienced by being impressed by two factor expectations and function (Yi, 1989). Rust and Oliver (1994) believe that satisfaction can be defined as "a feeling evaluation" that shows the degree that consumer believes belonging or using a service, represents positive feeling. Electronic satisfaction has been defined as customer's content regarding to his/her previous purchase experience from a specific electronic trade company (Anderson and Cirinivasan, 2003). And according to Lee and Woo (2011), customer's satisfaction refers to the degree that customer is happy and satisfied with his/her online purchase experience (Lee and Woo, 2011). Electronic satisfaction refers to the degree of customer's satisfaction of site design, contents or information of site, facility in shopping and shopping security and it means preferring product or an electronic establishment services to competitors during shop (Oliver, 1999). "electronic satisfaction means the degree of customer's satisfaction of support for receiving and sending product or services orders, after sale services, product or services value, website matters quality, website reliability, website speed, facility of using website and security (financial, protecting personal secrets)" (Lee and Torbon, 2001). In surveying electronic satisfaction it should be noticed that electronic satisfaction comes off by a collection of factors and conditions.

Word of Mouth

Word of Mouth was first published by William Wight about 40 years ago during a classic study of marketing in Fortune magazine, although study of social networks has been discussed in detail in sociology, but in recent years it has been noticed by marketing researchers because of its sensible effects on consumer's behavior being explored. Arendtes (1967) has defined Word of Mouth this way: a face to face communication between a receiver and a message sender that the receiver person receives some information about address, product or a service from networks which are not commercial (Javanmard and Mardani, 1389).

Word of Mouth can be defined as communications among consumers about product, services or companies in which incorporators follow no commercial goal in this communication (Litwin and others, 2007).

Positive Word of Mouth consists of desirable and good advices people give to others about products, services or commercial brands (Data and others, 2005). In this research the intention of Word of Mouth s is in fact Positive Word of Mouth s among customers. Regarding to various kinds of behavioral intentions impressed by electronic services quality and satisfaction, Word of Mouth is introduced as one of most common applied variants. Parasuraman et al perceived that when consumers' comprehensions of services quality are high, they advise the company to others (Parasuraman *et al.*, 1991). In another research it became clear that preserving customers cause attracting new customers through Positive Word of Mouth s (Javanmard and Mardani, 1389).

Word of Mouth, Satisfaction, Electronic Services Quality

One of important subject of service organizations is customer's satisfaction that has a great relation with services quality. In a way that improving services quality probably increase customer satisfaction. Increase of customer satisfaction will lead to several behaviors like commitment, loyalty, creating mutual useful relation between presenter and receiver of services, increasing customer tolerance level in probable faults, and Positive Word of Mouth for organizations (Berry *et al.*, 2005). Fesench and Coues (2007), found that electronic services quality and satisfaction have a powerful correlation for electronic services quality studies.

Service satisfaction comes from quality and impressed value. Customer expectations affects on customer satisfaction (Mils AND Morison, 2004). Satisfaction is closely related to customer's general view to respective services (Benter, 1990). But nevertheless, for momentary companies it is very difficult to satisfy customers and make them promise (Gomros *et al.*, 2004). Companies need to acquire better comprehension of relation between satisfaction and loyalty in momentary environments to be able to allocate their marketing momentary attempts between satisfaction acts and loyalty plans. The Researches have shown that there is a positive relation among services quality and tendency and appetite for advising or telling positive things to others about organization. In addition satisfied customers have found that presenting Positive Word of Mouth to people who do not have any relation with transactions affects on their purchasing behavior. Customer's satisfaction is a stimulus for shop repetition intents and advising to others (Kasim and Abdullah, 2009).

The literature related to the subject has shown that there is a relation between satisfaction and tendency to advising. (Parasuraman *et al.*, 1988; File *et al.*, 1994; Shamul, 1998; Sodrland, 1998; Civadas and Barker Proit, 2000) and also Onive *et al.* (2000), referred that stating customers' motivations for encouraging to Word of Mouth s cause notability of customer satisfaction as Word of Mouth characteristic. Furthermore this dissatisfaction relates to customers' intents for using negative Word of Mouth (Chaniotakis and Limpropolos,

2009). Measuring dimensions related to website services quality needs more research to their development and authority permanence. A review of studies in relations among services quality, customer satisfaction and Word of Mouth by various logics shows that relations among structure should be clearly defined and closely surveyed. So the aim of this research is:

1. Offering and testing solid model including three structure services quality, satisfaction and word of mouth
2. Evaluation of services quality effects on online satisfaction and Positive Word of Mouth s.
3. Checking online satisfaction effects on Positive Word of Mouth s.

Perceptual Model and Research Hypothesis

Perceptual Model

The research model has been shown in relation to for structure in figure1. This model discusses that electronic services quality has effect on online satisfaction and Word of Mouth s in addition; this study surveys intermediacy effects of online satisfaction on Word of Mouth s. The hypotheses are supposed for being tested in related routes.

Research Hypnosis's

After reviewing of literature, following hypothesis are offered:

- 1- Electronic services quality has effect on electronic satisfaction.
- 2- Electronic services quality has effect on word of mouth.
- 3- Electronic satisfaction has effect on word of mouth.



Figure 1. Perceptual model and research

Method of Research

Statistic society of this research is all Shiraz Mellat bank customers that were available during distribution of questionnaire. Statistic sample mass has been calculated 300 people. Sampling method is randomly. Information collecting tool is a questionnaire adjusted by researcher in the basis of functionalizing variants and includes 30 questions. Table1 shows research variants with dimensions and distribution of question related to each one and applied sources.

Variable	Demantions	References	Questions
e-service quality	Efficiency	Parasuraman et al (2005)	1,3,4,5,10
	System availability		6,8,15
	Fulfillment		2,9,11,12
	Privacy		7,13,14
e- satisfaction		Luis et al (2008)	16-20
Word of mouth		Saha & Theingi(2009)	21-24

Questionnaire scale is the five choice scale of Licret spectrum. Justifiability or authenticity of questionnaire was confirmed by using structure justifiability and factitious justifiability. Fictitious justifiability of questionnaire was confirmed by using work experts' opinions and suggestions and for relying on structure authenticity, confirming factor analysis. Stability of questionnaire was also 0/934 for all of questionnaire on the basis of Kronbach alpha that shows high stability of questionnaire.

Data Analysis

In this research Amos20 and Spss19 software are used for data analysis. It was used of descriptive statistics for analyzing cognitive data in sample group it became clear that 197 people of sample group with 0/66 were male and 103 people with 0/33 were female. Distribution of sample individuals' age has shown that 16 people or 5/3 percent of sample individuals were between 1-20 years, 257 people or 85/7 percent were 21-40 years, 25 people or 8/3 percent was 41-60 years and 2 people or 0/7 percent was more than 60 years.

The most amplitude of age belongs to age group of 21-40 years with 85/7 percent and regarding to individuals schooling condition, 6 people or 2 percent of sample individuals were under diploma, 99 people or 33 percent were diploma, 62 people or 20/7 percent were technician, 100 people or 33 percent were licensee 27 people or 9 percent were master and 6 people or 2 percent were PhD. The most percentage of schooling scale belongs to license degree with 51 percent. The most aptitude belongs to customers with licensee degree that with 33/3 percent of replier. Because 65 percent of repliers had university educations, it can be said that most users had used electronic banking services. in relation to distribution of sample individuals time in using internet banking, 276 people or 92 percent of sample individuals had used less than 1 year, 10 people or 3/3 percent between 1-5 years, 11 people or 3/7 percent 5-10 years and three people or 1 percent had used internet banking more than 10 years. Most customers use electronic banking less than 1 year consists of 0/92 percent of replier.

Descriptive Analysis of Data

The indexes of research variants description are shown in Table 2 .

Table 2. Descriptive Statistics

	N	Range	Mean	Std. Deviation	Variance
Efficiency	300	4	1.96	.621	.385
Availability	300	3	2.16	.712	.506
Fullfillment	300	3.00	1.9833	.57299	.328
Privacy	300	3.67	1.8022	.67066	.450
E-Service Quality	300	3.35	1.9766	.52757	.278
Satisfaction	300	3.00	1.8567	.52661	.277
P-value	300	3.00	1.8517	.53599	.287
E-Loyalty	300	3.67	1.9578	.63970	.409
Wom	300	4.00	2.0167	.68813	.474
Valid N (listwise)	300				

According to above analysis, availability component has the most median among fourfold component of electronic services quality and shows that this component is in a more desirable condition than other components. Beside, security component (personal frontage) has the least median and among three main variants of research, Word of Mouth s has the

most median and shows that this component is in a more desirable condition than two other components. For research final analysis and hypothesis test, structural equation method has been used. In order to testing research hypothesis, route analysis method has been used. Route diagram can be regarded as an instrument for showing the issue that which variants cause some changes in other variants. The results related to acceptance or rejection of each research hypothesis has been brought in Table 3.

Table 3. Weights of the regression model

			Estimate	S.E.	C.R.	P
sat	<---	eservicee	.836	.082	9.520	***
womm	<---	sat	0.985	.227	5.938	***
womm	<---	eservicee	-0.090	.183	-.630	.529

As observed in Table 3, hypothesis 1 and 3 are confirmed and hypothesis 2 is rejected. This route diagram includes relations between research variants that shows its general model and hypothesis collection. In hypothesis 1 route factor of electronic services quality to electronic satisfaction equals to 0.83, so it can be resulted that electronic services quality has a positive effect on electronic satisfaction and this hypothesis is confirmed. In second hypothesis route factor of electronic services quality to Word of Mouth equals to -0/09 so it can be resulted that electronic services quality has a negative effect on Word of Mouth s so this hypothesis is rejected. In the third hypothesis the route factor of electronic satisfaction on Word of Mouth s is equal to 0/99 so it can be resulted that electronic satisfaction has a positive effect on Word of Mouth s and this hypothesis is confirmed. The result of this test shows that electronic satisfaction has the most effect on Word of Mouth s and this shows that customers' satisfaction of website services cause is a factor for offering and advising others for using website services. Regarding route factors among electronic services quality and electronic satisfaction with Word of Mouth s which are orderly equal to 0/84 and 0/99, it can be resulted that electronic services quality has positive indirect effect on Word of Mouth s through electronic satisfaction. So although electronic services quality effect on Word of Mouth s is negative, but it has positive effect on Word of Mouth s through electronic satisfaction. In this research four main stimulus of electronic services quality were counted as efficiency, service completion, security and System Availability that have an important effect on customers' satisfaction of bank electronic services and the two dimensions service completion and System Availability have the most effect on electronic services quality. In order to checking the fitness of model practice with data many indexes are used that in this research it has been tried to survey model practice regarding to the most important indexes intended by researchers (Hartorik and Barky, 1994 and Segarez and Graver, 1993).

These indexes, acceptance extent and production amount has been brought for research method in Table 4.

Table 4. Indicators of fit models (Hartwick and Braque, 1994; Sgarz and Gravure, 1993)

Index	Acceptance criteria	Quantity	Result
GFI	≥ 0.9	0.95	Appropriate
AGFI	≥ 0.8	0.92	Appropriate
RMR	≤ 0.1	0.019	Appropriate
CFI	≥ 0.9	0.97	Appropriate
NFI	≥ 0.9	0.94	Appropriate
PRATIO	≥ 0.5	0.77	Appropriate
RMSEA	≤ 0.08	0.04	Appropriate
CMIN/DF	≤ 3	1.639	Appropriate

As observed in the Table all indexes are placed in acceptance extent for surveying model practice with data. So it can be said that research model had had a suitable practice with data.

Conclusions

Research results show that services quality has positive effect on electronic satisfaction that the result matches with the research results of (Fesench and Coues, 2007; Yang *et al.*, 2007; Yaya *et al.*, 2010; Kuan, 2010). The results also state that electronic satisfaction effects on Word of Mouth s. Acquired result matches with researches' results of (Parasuraman *et al.*, 1988; File *et al.*, 1994; Shamul, 1980; Soderland, 1988; Civadas and Barker proit, 2000; Louis *et al.*, 2008; Gnaris *et al.*, 2010).

Finally the direct effect of electronic services quality on Word of Mouth is rejected but electronic services quality can be effective for Word of Mouth through electronic satisfaction. Second confirmation analysis results of electronic services quality variant showed that service completion and System Availability have the most specification which matches with the research result of Yang *et al.* the results showed that electronic services quality has a positive and significant effect on Word of Mouth through electronic satisfaction. Therefore it is advised to managers and policy makers of different branches of Mellat bank to do some actions for increasing customers' satisfaction of bank electronic services because these actions cause customers' advise to others for more use of bank electronic services. Since increase of electronic services quality in Mellat bank cause increasing customers' satisfaction of this bank services so it has been offered to bank managers to do some actions to improve their services quality.

Covering:

Improving electronic services quality: for this purpose some actions can be done including: human resources development and improving bank instruction system to improve technical knowledge and personnel proficiency related to presenting electronic services, planning to continual improvement through recognition and measuring effective factors on presented electronic services quality, planning and coordinating in order to make bank electronic and internet units series responder to customers with intermediate or without intermediate through quality evaluation, review and correction of handling customers' complains in handling speed and shortening handling process.

Improving compensation services: for this purpose customers' satisfaction can be gained by omitting time limitation in presenting services to customers, re-presenting services upon occurring problem, using software presenting warning or feedback messages either stating problem cause or presenting solution for problem solving in website bank, giving suitable information for existing problem.

Protecting customers' personal secrets. For this purpose it is suggested that bank managers decrease and finally omit customers' fear of using electronic services through applying the latest technology and set a reward for customers who explore and tell these systems' faults or have a suggestion for resolving them.

Increasing efficiency: For this purpose it can be acted through developing electronic services quality system, increasing action speed in doing electronic and internet services, attempt in beautifying university website, using more varied and attractive colors in different pages of university website, attempt in increasing facility of student' access to university website and absence of internet obstacles.

System Availability: Bank site should have characteristics like ongoing access possibility, correct operation and performance, inexistence of disconnection and failure during making trades and after entering order information, accuracy in receiving orders and inexistence of errors in making transactions. Also bank services should be presented according to given promises and if there was a problem in using online services for customers they should resolve it as soon as possible.

Since economic cycle and life of all financial organizations continues with people investigations, in starting electronic banking services there should be a great attention to customer preserving principle. Nowadays regarding to universal extent of financial competitions the organization is successful in people attraction that presents the best and the most services to their customers. So noticing to customer role in development of economic activities can be placed as primary and set electronic banking programs with attention to this principal. Accreting each customer information on the basis of a dynamic and codified system, is an effective solution in improving organization goals in acquiring customers' satisfaction and this issue can decrease general costs of interactions with customers and develop marketing activities for presenting personal and economical services

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